

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Danielle R. Trainor**

Case No.: 22-12533

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: 5/4/2022

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney /s/ RM Initial Debtor: /s/ DRT Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor paid \$590.00 to date and shall pay 306.00 Monthly to the Chapter 13 Trustee, starting on June 1, 2022 for 34 remaining months, for a total plan of approximately 36 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☒ Loan modification with respect to mortgage encumbering property:
Description: **423 Binker Ave., Berlin, NJ 08009**
Proposed date for completion: 9/30/2022
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ 915.96 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: NewRez c/o PHH Mortgage Services (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Robert Manchel	Attorney Fees	4,750.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
NewRez	423 Binker Ave. Berlin, NJ 08009 Camden County	40,720.68	n/a	Trustee will not disburse funds to creditor during the loan modification process	Regular Monthly Payments

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Santander Consumer USA.	Acura	\$11,833.36	\$4,750.00	\$0.00	\$4,750	In Re Till: 5.5%	\$5,163.50

-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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At Discharge, the creditor shall release all liens against the Acura, and transfer title and any and all ownership of the Acura to the debtor.

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Santander Consumer USA, Inc.	Acura	\$11,833.36	\$4,750.00	\$4,750.00	\$4,750, plus In Re Till interest rate of 5.5% is \$5,163.50

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
part 1,a increases monthly payment. 4b and 4d removes payment of Santander's arrears through the plan and includes cram down through the bankruptcy plan. Add 7 c, cram down motion. part 10 reflects that Santander shall release all liens and transfer title of Acura to the debtor.	

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here: At Discharge, the creditor shall release all liens against the Acura, and transfer title and any and all ownership of the Acura to the debtor.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 4, 2022

/s/ Danielle R. Trainor

Danielle R. Trainor

Date:	_____	Debtor	_____
		Joint Debtor	_____
Date	May 4, 2022	/s/ Robert Manchel	///
		Robert Manchel	_____
		Attorney for the Debtor(s)	

United States Bankruptcy Court
District of New Jersey

In re:
Danielle R. Trainor
Debtor

Case No. 22-12533-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 16, 2022

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2022:

Recip ID	Recipient Name and Address
db	+ Danielle R. Trainor, 423 Binker Ave., Berlin, NJ 08009-9516
aty	+ Harold Kaplan, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
aty	+ RAS, 133 Gaither Drive, Suite F, Mt. Laurel, NJ 08054-1710
lm	+ The Bank of New York Mellon, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
cr	+ The Bank of New York Mellon f/k/a The Bank of New, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519543408	+ Big Timber Tree Service LLC, Attn: Howard N. Sobel, PA, 507 Kresson Road, PO Box 1525, Voorhees, NJ 08043-7525
519543410	+ Dayspring Dental, 428 Ganttown Road, Sewell, NJ 08080-1863
519543411	+ Emrg Phy Assoc Of S. Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021
519543416	Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
519543417	+ Jefferson Health - New Jersey, PO Box 48023, Newark, NJ 07101-4823
519543423	+ NJ EZPass, PO Box 52002, Newark, NJ 07101-8202
519555096	Navient Solutions, LLC. on behalf of, TGSLC dba Trellis Company, PO BOX 83100, Round Rock, TX 78683-3100
519543424	+ Parking Violations Branch, 913 Filbert Street, Philadelphia, PA 19107-3117
519543426	+ ProCo, 382 Main Street, Salem, NH 03079-2412
519543429	+ RAS, 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
519543428	+ Randolph Walker & Associates, PO Box 1234, Jackson, NJ 08527-0259
519543431	+ Rothman Orthopedics Institute, PO Box 412423, Boston, MA 02241-2423
519543433	South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 16 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 16 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 16 2022 20:38:00	The Bank of New York Mellon, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
519543407	+ Email/Text: bankruptcy@pepcoholdings.com	May 16 2022 20:38:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
519574013	+ Email/Text: bankruptcy@pepcoholdings.com	May 16 2022 20:38:00	Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
519543409	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 16 2022 20:39:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519543413	+ Email/Text: bankruptcydepartment@tsico.com	May 16 2022 20:39:00	EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
519543412	+ Email/Text: bankruptcydepartment@tsico.com		

District/off: 0312-1
Date Rcvd: May 16, 2022

User: admin
Form ID: pdf901

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Total Noticed: 39

		May 16 2022 20:39:00	Eos Cca, Attn: Bankruptcy, P.O. Box 329, Norwell, MA 02061-0329
519543414	Email/Text: Harris@ebn.phinsolutions.com	May 16 2022 20:39:00	Harris & Harris Ltd., 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
519543415	Email/Text: JCAP_BNC_Notices@jcap.com	May 16 2022 20:39:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
519543418	+ Email/Text: bankruptcies@libertymutual.com	May 16 2022 20:39:00	Liberty Mutual Insurance, PO Box 85830, San Diego, CA 92186-5830
519543419	+ Email/Text: bankruptcy@marinerfinance.com	May 17 2022 11:06:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
519543422	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	May 16 2022 20:38:00	NJ EZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650
519543420	+ Email/PDF: pa_dc_claims@navient.com	May 16 2022 20:40:35	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
519543421	+ Email/Text: BKEBN-Notifications@ocwen.com	May 16 2022 20:38:00	NewRez, c/o PHH Mortgage Services, PO Box 5452, Mount Laurel, NJ 08054-5452
519563993	Email/Text: BKEBN-Notifications@ocwen.com	May 16 2022 20:38:00	PHH Mortgage Corporation, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
519543425	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2022 20:40:50	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519581078	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2022 20:40:36	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519543430	+ Email/Text: clientservices@remexinc.com	May 16 2022 20:38:00	Remex, Inc., 307 Wall Street, Princeton, NJ 08540-1515
519552181	+ Email/Text: enotifications@santanderconsumerusa.com	May 16 2022 20:39:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
519543432	+ Email/Text: enotifications@santanderconsumerusa.com	May 16 2022 20:39:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
519543434	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 16 2022 20:38:00	Verizon, 500 Technology Drive, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519543427	##+	ProCo, PO Box 2462, Aston, PA 19014-0462

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1
Date Rcvd: May 16, 2022

User: admin
Form ID: pdf901

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Total Noticed: 39

Date: May 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2022 at the address(es) listed below:

Name	Email Address
Harold N. Kaplan	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the Holders of the GE-WMC Asset-Backed Pass-Through Certificates, Series 2005-2 hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Robert Manchel	on behalf of Debtor Danielle R. Trainor manchellaw@yahoo.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4